

# Interest Rates



Interest Rate		Interest Rate																																																					
LENDING RATES		DEPOSIT RATES																																																					
<b>Prime Lending Rate</b>		<b>Freedom Investment Account</b>																																																					
		<table><tr><td>Interest Payout Frequency</td><td colspan="5">Terms</td></tr><tr><td></td><td>12 months</td><td>24 months</td><td>36 months</td><td>48 months</td><td>60 months</td></tr><tr><td>Fortnightly</td><td>2.23%</td><td>2.47%</td><td>2.71%</td><td>2.96%</td><td>2.96%</td></tr><tr><td>Monthly</td><td>2.23%</td><td>2.47%</td><td>2.72%</td><td>2.96%</td><td>2.96%</td></tr><tr><td>Quarterly</td><td>2.23%</td><td>2.48%</td><td>2.72%</td><td>2.97%</td><td>2.97%</td></tr><tr><td>6-monthly</td><td>2.24%</td><td>2.48%</td><td>2.73%</td><td>2.98%</td><td>2.98%</td></tr><tr><td>Annually</td><td>2.25%</td><td>2.50%</td><td>2.75%</td><td>3.00%</td><td>3.00%</td></tr><tr><td>Maturity</td><td>2.25%</td><td>2.50%</td><td>2.75%</td><td>3.00%</td><td>3.00%</td></tr></table>						Interest Payout Frequency	Terms						12 months	24 months	36 months	48 months	60 months	Fortnightly	2.23%	2.47%	2.71%	2.96%	2.96%	Monthly	2.23%	2.47%	2.72%	2.96%	2.96%	Quarterly	2.23%	2.48%	2.72%	2.97%	2.97%	6-monthly	2.24%	2.48%	2.73%	2.98%	2.98%	Annually	2.25%	2.50%	2.75%	3.00%	3.00%	Maturity	2.25%	2.50%	2.75%	3.00%	3.00%
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		Minimum opening balance \$10,000.00. Maximum opening balance \$200,000.00.																																																					
<b>Business Banking</b>		<b>ParenthoodAssistance Account<sup>1</sup></b>																																																					
Indicator Lending Rate		Balances \$0 to \$499.99 0.15%																																																					
		Balances \$500 and over 0.25%																																																					
		Minimum opening balance \$1,000.00. Minimum operating balance \$500.00.																																																					
<b>Personal Cheque Account</b>		<b>MoneyZONE Account</b>																																																					
Unarranged Overdraft Rate		Balances \$0 to \$499.99 0.15%																																																					
Base Rate		Balances \$500 and over 0.25%																																																					
		Minimum opening balance \$5.00. Minimum operating balance nil.																																																					
<b>Interest Bearing Cheque Account - Commercial</b>		<b>TranXact Account</b>																																																					
Unarranged Overdraft Rate		Balances \$0 to \$499.99 0.15%																																																					
Base Rate		Balances \$500 and over 0.25%																																																					
		Minimum opening balance \$10.00. Minimum operating balance nil.																																																					
<b>Business Cheque Account</b>		<b>ProSaver EasyCard Account</b>																																																					
Unarranged Overdraft Rate		Balances \$200 to \$1,999.99 0.15%																																																					
Base Rate		Balances \$2,000 and over 0.25%																																																					
		Minimum opening balance \$10.00. Minimum operating balance nil.																																																					
<b>OrbitAccount<sup>1</sup></b>		<b>Classic Saver Account</b>																																																					
Credit Interest: Balances \$200 - \$1,999.99		All Balances 0.25%																																																					
Balances \$2,000 and over		Minimum opening balance \$10.00. Minimum operating balance nil.																																																					
Debit Interest Rate		<b>EasySaver Account</b>																																																					
		All Balances 0.25%																																																					
		Bonus Interest 0.50%																																																					
		Bonus Interest is paid on a monthly basis on balances ≥ \$10 and ≤ \$200,000 with at least one deposit totalling \$10.00 and no withdrawals during the month. Minimum opening balance \$10.00. Minimum operating balance nil.																																																					
<b>Home Loan</b>		<b>Passbook Account<sup>1</sup></b>																																																					
<b>EasyHome Loan</b>		Balances \$200 to \$1,999.99 0.15%																																																					
1 Years Fixed Rate		Balances \$2,000 and over 0.25%																																																					
2 Years Fixed Rate		Minimum opening balance \$100.00. Minimum operating balance nil.																																																					
Variable Rate effective		<b>ProSaver Passbook Account<sup>1</sup></b>																																																					
		Balances \$200 to \$1,999.99 0.15%																																																					
		Balances \$2,000 and over 0.25%																																																					
		Minimum opening balance \$10.00. Minimum operating balance nil.																																																					
<b>EasyHome Investment Loan</b>		<b>ProSaverCheque Account<sup>1</sup></b>																																																					
1 year Fixed Interest Rate		All Balances 0.25%																																																					
2 years Fixed Interest Rate		Minimum opening deposit \$50.00. Maximum opening deposit \$30,000.00. Maximum operating balance \$30,000.00																																																					
Variable Rate effective		<b>SMART Business Savings<sup>1</sup></b>																																																					
		\$0 - \$49,999.99 0.25%																																																					
		\$50,000 - \$99,999.99 0.50%																																																					
		\$100,000.00 - \$199,999.99 0.75%																																																					
		\$200,000 and over 1.00%																																																					
		Minimum Opening Balance - \$10.00. Minimum operating balance nil.																																																					
<b>RateSaver Personal Home Loan<sup>1</sup></b>		<b>Non Profit Organisation Cheque Account</b>																																																					
Owner Occupied		All Balances 0.10%																																																					
Variable Interest Rate		Minimum opening balance \$250.00. Minimum operating balance nil.																																																					
		<b>Retail Term Deposit</b>																																																					
<b>RateSaver Residential Investment Home Loan<sup>1</sup></b>		1 month 0.10% p.a.																																																					
Not Owner Occupied		3 months 0.10% p.a.																																																					
Variable Interest Rate		6 months 0.10% p.a.																																																					
		9 months 0.20% p.a.																																																					
		12 months 0.30% p.a.																																																					
		15 months 0.30% p.a.																																																					
		18 months 0.30% p.a.																																																					
		24 months 1.00% p.a.																																																					
		36 months 0.30% p.a.																																																					
		48 months 0.30% p.a.																																																					
		60 months 0.30% p.a.																																																					
		Minimum opening balance \$1,000.00. Maximum opening balance \$200,000.00.																																																					
<b>Personal Loan</b>																																																							
Secured																																																							
Secured by Mortgage																																																							
Secured by Term Deposit (100% cash cover)																																																							
Unsecured <sup>1</sup>																																																							
EasyUnsecured																																																							
Cyclone Repair Loan <sup>1</sup>																																																							
<b>Motor Vehicle Loan</b>																																																							
<b>Retail Instalment Loan</b>																																																							
Reference Rate																																																							
<b>Micro-Credit Loan</b>																																																							
<b>SMART Business<sup>1</sup></b>																																																							
SMART Business Term Loan																																																							
Partially Secured																																																							
Fully Secured																																																							
SMART Business Asset Loan																																																							
SMART Business Unsecured Personal Loan																																																							
<b>Credit Cards</b>																																																							
VISA Essential																																																							
VISA Gold																																																							
VISA Gold Advantage																																																							
<b>Base Lending Rate (Dec 2024 Quarter)</b>																																																							

Interest rates are subject to change to ensure they reflect market conditions. This information is correct as at 7/4/2025. For more information on terms, conditions, fees and charges, visit [www.bsp.com.fj](http://www.bsp.com.fj) or contact your nearest BSP branch or our Customer Service Centre on 132 888 or 321 4300. <sup>1</sup>Product(s) no longer offered.